

**Fill in this information to identify the case:**

Debtor 1 Cheryl A Gibson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 18-48460

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Huntington National BankCourt claim no. (if known): 04Last 4 digits of any number you use to identify the debtor's account: 8 8 5 8Date of payment change: 07-01-21  
Must be at least 21 days after date of this noticeNew total payment: \$ 1839.35  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 703.74New escrow payment: \$ 731.22**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Cheryl A Gibson

First Name Middle Name Last Name

Case number (if known)

18-48460

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** \_\_\_\_/s/ Jessica M. Dillon

Date 06-08-2021

Signature

Print:

**Jessica M Dillon**

First Name Middle Name Last Name

Title Bankruptcy Specialist

Title

Company

**The Huntington National Bank**

Address

**5555 Cleveland Ave**

Number Street

**Columbus****OH****43231**

City

State

ZIP Code

Contact phone

**888-632-5547**Email bankruptcy@huntington.com

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN**

In Re:

CHERYL  
GIBSON

Case No. 18-48460

Chapter 13

Hon. Thomas J. Tucker

Debtor

\_\_\_\_\_ /

**CERTIFICATE OF SERVICE**

The Huntington National Bank states that on June 8, 2021 it served a copy of the Notice of Mortgage Payment Change and this Certificate of Service by U.S. Mail or by electronic notification via the Court's CM/ECF system to the following:

Cheryl Gibson 456 PLUM ST WYANDOTTE MI 48192

John Finn, Debtors Atty @ jjfinn@comcast.net

Tammy Terry, Ch 13 Trustee @ MIEB\_ECFADMIN@DET13.NET

U.S. Trustee

Date: June 8, 2021

\_\_\_\_\_/s/ Jessica M. Dillon

\_\_\_\_\_  
Bankruptcy Specialist

|||||

May 18, 2021

0000065



TAMMY TERRY  
BUHL BUILDING  
535 GRISWOLD  
SUITE 2100  
DETROIT, MI, 48226

RE: Loan Number [REDACTED]  
Cheryl A Gibson  
456 Plum St  
Wyandotte MI 48192  
Bankruptcy Case: 18-48460

In accordance with RESPA requirements, this letter is being sent to advise you to change your records to reflect a payment change on the above referenced loan. The new monthly post-petition payment will be \$ 1,839.35, effective with the July, 2021 payment.

The change is due to an increase or decrease in the escrow requirements.

If you should have any questions or need additional information, please call me at 1-888-632-5547.

Thank you for your cooperation.

Sincerely,

Bankruptcy Department  
Huntington Mortgage  
1-888-632-5547

**Access your mortgage loan information**  
**[www.huntington.com](http://www.huntington.com)**

14300 Z11BK021 (08/20)

CHERYL A GIBSON  
 456 PLUM ST  
 WYANDOTTE MI 48192

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

## ACCOUNT HISTORY

THIS IS ACTUAL ESCROW ACTIVITY IN YOUR ESCROW ACCOUNT FROM  
 05/19/20 THROUGH 06/30/20.

MO/YR	ACTUAL ESCROW DEPOSIT	ACTUAL ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW BALANCE
STARTING BALANCE				6,350.10
06/20	716.98	149.96	RBP	6,917.12

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM  
 07/01/20 THROUGH 06/30/21.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS  
 1,811.87 OF WHICH 1,108.13 WAS FOR PRINCIPAL AND INTEREST  
 AND 703.74 WENT INTO YOUR ESCROW ACCOUNT.

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING BALANCE						3585.17	6917.12
07/20	703.74	716.98 *	149.96	RBP	*	4138.95	7634.10
07/20				RBP	146.45*	4138.95	7487.65
08/20	703.74	1433.96 *	149.96	RBP	*	4692.73	8921.61
08/20				RBP	146.45*	4692.73	8775.16
09/20	703.74	716.98 *	149.96	RBP	*	5246.51	9492.14

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
09/20			4138.95	CITY TAX	*	1107.56	9492.14
09/20				RBP	146.45*	1107.56	9345.69
10/20	703.74	1433.96 *	149.96	RBP	*	1661.34	10779.65
10/20				RBP	146.45*	1661.34	10633.20
11/20	703.74	1433.96 *	149.96	RBP	*	2215.12	12067.16
11/20				RBP	146.45*	2215.12	11920.71
12/20	703.74	716.98 *	149.96	RBP	*	2768.90	12637.69
12/20			925.43	CITY TAX	*	1843.47	12637.69
12/20				RBP	146.45*	1843.47	12491.24
01/21	703.74	716.98 *	149.96	RBP	*	2397.25	13208.22
01/21				RBP	146.45*	2397.25	13061.77
02/21	703.74	703.74	149.96	RBP	*	2951.03	13765.51
02/21				RBP	146.45*	2951.03	13619.06
03/21	703.74	703.74	149.96	RBP	*	3504.81	14322.80
03/21				RBP	146.45*	3504.81	14176.35
04/21	703.74	703.74	149.96	RBP	*	4058.59	14880.09
04/21				RBP	146.45*	4058.59	14733.64
04/21				HAZARD INS	1604.00*	4058.59	13129.64
05/21	703.74	5629.92 *Y	149.96	RBP	*Y	4612.37	18759.56
05/21			1581.00	HAZARD INS	*	3031.37	18759.56
05/21				RBP	146.45*	3031.37	18613.11
05/21		Y		CITY TAX	4305.43*Y	3031.37	14307.68
05/21		Y		CITY TAX	4305.43*Y	3031.37	10002.25
05/21		Y		CITY TAX	4305.43*Y	3031.37	5696.82
05/21		Y		CITY TAX	947.43*Y	3031.37	4749.39
05/21		Y		CITY TAX	947.43*Y	3031.37	3801.96
05/21		Y		CITY TAX	947.43*Y	3031.37	2854.53
06/21	703.74	703.74	Y 149.96	RBP	146.45*Y	3585.15	3411.82

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 8,444.90. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 1,107.56 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 1,107.56.

YOUR ACTUAL LOWEST MONTHLY BALANCE WAS GREATER THAN 1,107.56. THE ITEMS WITH AN ASTERISK ON YOUR ACCOUNT HISTORY MAY EXPLAIN THIS. AN ASTERISK (\*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

## ACCOUNT PROJECTION

MORTGAGE INS	:	1,757.40
CITY TAX	:	5,252.86
HAZARD INS	:	1,604.00
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ANNUAL DISBURSEMENTS	:	8,614.26
8,614.26 / 12 =		717.86 ESCROW PAYMENT

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
BALANCE AS OF 06/30/21				3,411.82	3,734.02
07/21	717.86	146.45	RBP	3,983.23	4,305.43
08/21	717.86	146.45	RBP	4,554.64	4,876.84
09/21	717.86	146.45	RBP	5,126.05	5,448.25
09/21		4,305.43	CITY TAX	820.62	1,142.82
10/21	717.86	146.45	RBP	1,392.03	1,714.23
11/21	717.86	146.45	RBP	1,963.44	2,285.64
12/21	717.86	146.45	RBP	2,534.85	2,857.05
12/21		947.43	CITY TAX	1,587.42	1,909.62

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
01/22	717.86	146.45	RBP	2,158.83	2,481.03
02/22	717.86	146.45	RBP	2,730.24	3,052.44
03/22	717.86	146.45	RBP	3,301.65	3,623.85
04/22	717.86	146.45	RBP	3,873.06	4,195.26
05/22	717.86	146.45	RBP	4,444.47	4,766.67
05/22		1,604.00	HAZARD INS	2,840.47	3,162.67
06/22	717.86	146.45	RBP	3,411.88	3,734.08

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 3,411.82 . YOUR  
STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 3,734.02 .

THIS MEANS YOU HAVE A SHORTAGE OF 160.36.\*\* THIS SHORTAGE MAY  
BE COLLECTED FROM YOU OVER A PERIOD OF 12 MONTHS OR MORE UNLESS THE  
SHORTAGE IS LESS THAN 1 MONTHS DEPOSIT, IN WHICH CASE WE HAVE THE  
OPTION OF REQUESTING PAYMENT WITHIN 30 DAYS. WE HAVE DECIDED TO  
COLLECT IT OVER 12 MONTHS.

\*\* THIS AMOUNT HAS BEEN ADJUSTED FOR THE BANKRUPTCY PROOF OF CLAIM.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE  
1,839.35 OF WHICH 1,108.13 WILL BE FOR PRINCIPAL AND  
INTEREST AND 717.86 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION  
PRINCIPAL AND INTEREST  
ESCROW PAYMENT  
OVER/SHORT SPREAD

1,108.13  
717.86  
13.36

NEW PAYMENT EFFECTIVE 07/01/21

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1,839.35

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR  
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.